



RICHARD FIGUEROA
ACTING DIRECTOR

State of California—Health and Human Services Agency
Department of Health Care Services



GAVIN NEWSOM
GOVERNOR

February 5, 2020

TO: ALL COUNTY WELFARE DIRECTORS Letter No.: 20-03
ALL COUNTY ADMINISTRATIVE OFFICERS
ALL COUNTY MEDI-CAL PROGRAM SPECIALISTS/LIAISONS
ALL COUNTY HEALTH EXECUTIVES
ALL COUNTY MENTAL HEALTH DIRECTORS
ALL COUNTY MEDS LIAISONS

SUBJECT: 2020 FEDERAL POVERTY LEVELS

The enclosed charts provide the 2020 poverty level ceilings for Medi-Cal, Medi-Cal Access Program (MCAP), MCAP-Linked Infants, and County Children's Health Initiative Program (C-CHIP). C-CHIP is available in San Francisco, Santa Clara and San Mateo counties only. These ceilings are derived from the annual Federal Poverty Level (FPL) figures updated annually in the Federal Register by the U.S. Department of Health and Human Services. In this All County Welfare Directors Letter (ACWDL), the Department of Health Care Services (DHCS) is providing 2020 monthly FPL values (enclosure 1) as well as 2020 annual FPL values (enclosure 2), and Program Descriptions by FPL (enclosure 3).

Counties must review all denials and discontinuances for the following groups back to the date specified for each group and re-evaluate eligibility based on the revised FPL figures (see attached enclosures).

- For applicants and recipients of the Medicare Savings Programs (MSP), Qualified Medicare Beneficiary, Specified Low-Income Medicare Beneficiary and Qualified Individual who do not receive Title II Retirement Survivors and Disability Insurance (RSDI) income, counties must apply the new FPL figures retroactively to January 1, 2020.
- For MSP applicants or recipients who are receiving Title II RSDI income, the effective date for the new FPLs is March 1, 2020.
- For individuals who are eligible for the Aged, Blind and Disabled (ABD) FPL programs, the effective date of the revised FPL figures is April 1, 2020.

- For applicants and beneficiaries whose Medi-Cal is determined based upon Modified Adjusted Gross Income (MAGI) methodologies, the new FPLs are effective January 1, 2020.

When determining eligibility for retroactive coverage for months in 2019, use the FPL and related charts referenced in [ACWDL 19-06](#).

Upon request from the beneficiary, the beneficiary's parent or legal guardian, or the beneficiary's authorized representative, counties shall retroactively change eligibility for the following circumstances:

- Optional Targeted Low-Income Children's Program (OTLICP) eligible children
 - OTLICP children who are redetermined eligible for free, non-premium OTLICP using the 2020 FPLs may be eligible for premium reimbursements. Please refer to [ACWDL 14-43](#) for guidance on OTLICP premium reimbursements for premiums paid during any months retroactively redetermined eligible for non-premium OTLICP.
- Advance Premium Tax Credit (APTC) individuals
 - APTC eligible individuals who are redetermined eligible for Medi-Cal using the 2020 FPLs may be eligible for retroactive Medi-Cal. The county shall only retroactively change eligibility for APTC individuals who did not enroll in a Qualified Health Plan (QHP), did not pay a premium, or who did enroll in a QHP and pay a premium but have Medi-Cal covered medical or dental expenses that were not covered by their QHP during the retroactive period.
 - APTC eligible individuals, described above, may be eligible for retroactive Medi-Cal out-of-pocket expense reimbursements (Conlan). Please see Medi-Cal Eligibility Division Information Letter ([MEDIL](#)) [I 07-02](#) for additional information about the Conlan process.

Note: The Centers for Medicare and Medicaid Services has decided that there will be no reimbursement for premiums paid to Covered California QHPs. The notice sent by DHCS will state that no premium Covered California QHP premium reimbursements will be available. Please see [ACWDL 16-08](#) for instructions on determining retroactive Medi-Cal coverage when an individual is transitioning from Covered California coverage.

- Individuals with a Share-of-Cost (SOC)
 - Individuals who are redetermined eligible to zero SOC or lower SOC Medi-Cal, when using the 2020 FPLs, who had out of pocket expenses for covered medical or dental services may be eligible for retroactive Medi-Cal out-of-pocket expense reimbursements (Conlan). Please see [MEDIL I 07-02](#) for additional information about the Conlan process.

Please note: DHCS is coordinating implementation of the 2020 FPLs in the California Healthcare Eligibility Enrollment and Retention System (CalHEERS) and Statewide Automated Welfare System (SAWS). DHCS anticipates the CalHEERS system and SAWS system will be updated with the annual 2020 FPL amounts in March of 2020.

DHCS will send a notice to the beneficiaries potentially impacted by the change to inform them of the FPL increase to allow them an opportunity to request a re-evaluation from the county.

If you have other questions on the annual FPL process, please contact Luba Villarreal at (916) 345-8158 or by email at luba.villarreal@dhcs.ca.gov.

Original Signed By

Linda Nguyen, Chief
Policy Development Branch
Medi-Cal Eligibility Division

Enclosures

2020 FPL Calculation Chart (Monthly Values)

Enclosure 1

| Family Size | 100% FPL | | MONTHLY FPL VALUES (Rounded up to next higher dollar) | | | | | | | | | | |
|-------------|------------|-------------|---|------|------|------|------|------|------|------|------|------|------|
| | Annual FPL | Monthly FPL | 60% | 100% | 108% | 109% | 114% | 120% | 128% | 133% | 135% | 138% | 142% |
| 1 | 12760 | 1063.34 | 638 | 1064 | 1149 | 1160 | 1213 | 1276 | 1362 | 1415 | 1436 | 1468 | 1510 |
| 2 | 17240 | 1436.67 | 862 | 1437 | 1552 | 1566 | 1638 | 1724 | 1839 | 1911 | 1940 | 1983 | 2041 |
| 2 Adults | 17240 | 1436.67 | 862 | 1437 | 1552 | 1566 | 1638 | 1724 | 1839 | 1911 | 1940 | 1983 | 2041 |
| 3 | 21720 | 1810.00 | 1086 | 1810 | 1955 | 1973 | 2064 | 2172 | 2317 | 2408 | 2444 | 2498 | 2571 |
| 4 | 26200 | 2183.34 | 1310 | 2184 | 2358 | 2380 | 2489 | 2620 | 2795 | 2904 | 2948 | 3013 | 3101 |
| 5 | 30680 | 2556.67 | 1534 | 2557 | 2762 | 2787 | 2915 | 3068 | 3273 | 3401 | 3452 | 3529 | 3631 |
| 6 | 35160 | 2930.00 | 1758 | 2930 | 3165 | 3194 | 3341 | 3516 | 3751 | 3897 | 3956 | 4044 | 4161 |
| 7 | 39640 | 3303.34 | 1982 | 3304 | 3568 | 3601 | 3766 | 3964 | 4229 | 4394 | 4460 | 4559 | 4691 |
| 8 | 44120 | 3676.67 | 2206 | 3677 | 3971 | 4008 | 4192 | 4412 | 4707 | 4890 | 4964 | 5074 | 5221 |
| 9 | 48600 | 4050.00 | 2430 | 4050 | 4374 | 4415 | 4617 | 4860 | 5184 | 5387 | 5468 | 5589 | 5751 |
| 10 | 53080 | 4423.34 | 2654 | 4424 | 4778 | 4822 | 5043 | 5308 | 5662 | 5884 | 5972 | 6105 | 6282 |
| 11 | 57560 | 4796.67 | 2879 | 4797 | 5181 | 5229 | 5469 | 5756 | 6140 | 6380 | 6476 | 6620 | 6812 |
| 12 | 62040 | 5170.00 | 3102 | 5170 | 5584 | 5636 | 5894 | 6204 | 6618 | 6877 | 6980 | 7135 | 7342 |
| Ea Add'l | 4480 | 373.34 | 224 | 374 | 404 | 407 | 426 | 448 | 478 | 497 | 504 | 516 | 531 |

| Family Size | 100% FPL | | MONTHLY FPL VALUES (Rounded up to next higher dollar) | | | | | | | | | | | |
|-------------|------------|-------------|---|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | Annual FPL | Monthly FPL | 150% | 160% | 185% | 200% | 202% | 208% | 213% | 250% | 266% | 322% | 400% | |
| 1 | 12760 | 1063.34 | 1596 | 1702 | 1968 | 2127 | 2148 | 2212 | 2265 | 2659 | 2829 | 3424 | 4254 | 6381 |
| 2 | 17240 | 1436.67 | 2155 | 2299 | 2658 | 2874 | 2903 | 2989 | 3061 | 3592 | 3822 | 4627 | 5747 | 8621 |
| 2 Adults | 17240 | 1436.67 | 2155 | 2299 | 2658 | 2874 | 2903 | 2989 | 3061 | 3592 | 3822 | 4627 | 5747 | 8621 |
| 3 | 21720 | 1810.00 | 2715 | 2896 | 3349 | 3620 | 3657 | 3765 | 3856 | 4525 | 4815 | 5829 | 7240 | 10860 |
| 4 | 26200 | 2183.34 | 3276 | 3494 | 4040 | 4367 | 4411 | 4542 | 4651 | 5459 | 5808 | 7031 | 8734 | 13101 |
| 5 | 30680 | 2556.67 | 3835 | 4091 | 4730 | 5114 | 5165 | 5318 | 5446 | 6392 | 6801 | 8233 | 10227 | 15341 |
| 6 | 35160 | 2930.00 | 4395 | 4688 | 5421 | 5860 | 5919 | 6095 | 6241 | 7325 | 7794 | 9435 | 11720 | 17580 |
| 7 | 39640 | 3303.34 | 4956 | 5286 | 6112 | 6607 | 6673 | 6871 | 7037 | 8259 | 8787 | 10637 | 13214 | 19821 |
| 8 | 44120 | 3676.67 | 5515 | 5883 | 6802 | 7354 | 7427 | 7648 | 7832 | 9192 | 9780 | 11839 | 14707 | 22061 |
| 9 | 48600 | 4050.00 | 6075 | 6480 | 7493 | 8100 | 8181 | 8424 | 8627 | 10125 | 10773 | 13041 | 16200 | 24300 |
| 10 | 53080 | 4423.34 | 6636 | 7078 | 8184 | 8847 | 8936 | 9201 | 9422 | 11059 | 11767 | 14244 | 17694 | 26541 |
| 11 | 57560 | 4796.67 | 7195 | 7675 | 8874 | 9594 | 9690 | 9978 | 10217 | 11992 | 12760 | 15446 | 19187 | 28781 |
| 12 | 62040 | 5170.00 | 7755 | 8272 | 9565 | 10340 | 10444 | 10754 | 11013 | 12925 | 13753 | 16648 | 20680 | 31020 |
| Ea Add'l | 4480 | 373.34 | 561 | 598 | 691 | 747 | 755 | 777 | 796 | 934 | 994 | 1203 | 1494 | 2241 |

2020 FPL Calculation Chart (Annual Values) Enclosure 2

| | 100% FPL | ANNUAL FPL VALUES (Rounded up to next higher dollar) | | | | | | | | | | |
|--------------------|-------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Family Size | Annual FPL | 60% | 100% | 108% | 109% | 114% | 120% | 128% | 133% | 135% | 138% | 142% |
| 1 | 12760 | 7656 | 12760 | 13781 | 13909 | 14547 | 15312 | 16333 | 16971 | 17226 | 17609 | 18120 |
| 2 | 17240 | 10344 | 17240 | 18620 | 18792 | 19654 | 20688 | 22068 | 22930 | 23274 | 23792 | 24481 |
| 2 Adults | 17240 | 10344 | 17240 | 18620 | 18792 | 19654 | 20688 | 22068 | 22930 | 23274 | 23792 | 24481 |
| 3 | 21720 | 13032 | 21720 | 23458 | 23675 | 24761 | 26064 | 27802 | 28888 | 29322 | 29974 | 30843 |
| 4 | 26200 | 15720 | 26200 | 28296 | 28558 | 29868 | 31440 | 33536 | 34846 | 35370 | 36156 | 37204 |
| 5 | 30680 | 18408 | 30680 | 33135 | 33442 | 34976 | 36816 | 39271 | 40805 | 41418 | 42339 | 43566 |
| 6 | 35160 | 21096 | 35160 | 37973 | 38325 | 40083 | 42192 | 45005 | 46763 | 47466 | 48521 | 49928 |
| 7 | 39640 | 23784 | 39640 | 42812 | 43208 | 45190 | 47568 | 50740 | 52722 | 53514 | 54704 | 56289 |
| 8 | 44120 | 26472 | 44120 | 47650 | 48091 | 50297 | 52944 | 56474 | 58680 | 59562 | 60886 | 62651 |
| 9 | 48600 | 29160 | 48600 | 52488 | 52974 | 55404 | 58320 | 62208 | 64638 | 65610 | 67068 | 69012 |
| 10 | 53080 | 31848 | 53080 | 57327 | 57858 | 60512 | 63696 | 67943 | 70597 | 71658 | 73251 | 75374 |
| 11 | 57560 | 34536 | 57560 | 62165 | 62741 | 65619 | 69072 | 73677 | 76555 | 77706 | 79433 | 81736 |
| 12 | 62040 | 37224 | 62040 | 67004 | 67624 | 70726 | 74448 | 79412 | 82514 | 83754 | 85616 | 88097 |
| Ea Add'l | 4480 | 2688 | 4480 | 4839 | 4884 | 5108 | 5376 | 5735 | 5959 | 6048 | 6183 | 6362 |

| | 100% FPL | ANNUAL FPL VALUES (Rounded up to next higher dollar) | | | | | | | | | | | |
|--------------------|-------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|
| Family Size | Annual FPL | 150% | 160% | 185% | 200% | 202% | 208% | 213% | 250% | 266% | 322% | 400% | 600% |
| 1 | 12760 | 19140 | 20416 | 23606 | 25520 | 25776 | 26541 | 27179 | 31900 | 33942 | 41088 | 51040 | 76560 |
| 2 | 17240 | 25860 | 27584 | 31894 | 34480 | 34825 | 35860 | 36722 | 43100 | 45859 | 55513 | 68960 | 103440 |
| 2 Adults | 17240 | 25860 | 27584 | 31894 | 34480 | 34825 | 35860 | 36722 | 43100 | 45859 | 55513 | 68960 | 103440 |
| 3 | 21720 | 32580 | 34752 | 40182 | 43440 | 43875 | 45178 | 46264 | 54300 | 57776 | 69939 | 86880 | 130320 |
| 4 | 26200 | 39300 | 41920 | 48470 | 52400 | 52924 | 54496 | 55806 | 65500 | 69692 | 84364 | 104800 | 157200 |
| 5 | 30680 | 46020 | 49088 | 56758 | 61360 | 61974 | 63815 | 65349 | 76700 | 81609 | 98790 | 122720 | 184080 |
| 6 | 35160 | 52740 | 56256 | 65046 | 70320 | 71024 | 73133 | 74891 | 87900 | 93526 | 113216 | 140640 | 210960 |
| 7 | 39640 | 59460 | 63424 | 73334 | 79280 | 80073 | 82452 | 84434 | 99100 | 105443 | 127641 | 158560 | 237840 |
| 8 | 44120 | 66180 | 70592 | 81622 | 88240 | 89123 | 91770 | 93976 | 110300 | 117360 | 142067 | 176480 | 264720 |
| 9 | 48600 | 72900 | 77760 | 89910 | 97200 | 98172 | 101088 | 103518 | 121500 | 129276 | 156492 | 194400 | 291600 |
| 10 | 53080 | 79620 | 84928 | 98198 | 106160 | 107222 | 110407 | 113061 | 132700 | 141193 | 170918 | 212320 | 318480 |
| 11 | 57560 | 86340 | 92096 | 106486 | 115120 | 116272 | 119725 | 122603 | 143900 | 153110 | 185344 | 230240 | 345360 |
| 12 | 62040 | 93060 | 99264 | 114774 | 124080 | 125321 | 129044 | 132146 | 155100 | 165027 | 199769 | 248160 | 372240 |
| Ea Add'l | 4480 | 6720 | 7168 | 8288 | 8960 | 9050 | 9319 | 9543 | 11200 | 11917 | 14426 | 17920 | 26880 |

Program Descriptions by FPL Enclosure 3

| | |
|-------------------------------|---|
| 100% FPL | = Qualified Medicare Beneficiary (QMB) Program; and = FPL Program for Aged & Disabled |
| 108% FPL | = ACA Title XXI CHIP Expansion Children Ages 6-19 |
| 109% FPL | = ACA Parents and Caretaker Relatives |
| 114% FPL | = ACA Parents and Caretaker Relatives Not Eligible for the ACA New Adult Group due to non-Financial Eligibility Criteria such as 65 years of age or older or Enrollment in Medicare Parts A or B (109% FPL, Plus 5% MAGI Disregard) |
| 120% FPL | = < Specified Low-Income Medicare Beneficiaries (SLMB) |
| 128% FPL | = Disabled Individuals in New Adult Group |
| 133% FPL | = ACA Children and Title XXI Expansion Children Ages 6-19 |
| 135% FPL | = < Qualified Individual 1 Program (QI-1) |
| 138% FPL | = ACA New Adults Ages 19-64 |
| 138% FPL and below | = Full-Scope Coverage for ACA Pregnant Persons |
| Above 138% to 213% FPL | = Pregnancy Related Medi-Cal |

Program Descriptions by FPL Enclosure 3

| | |
|-------------------------------|---|
| 142% FPL | = ACA and Title XXI Expansion Children Ages 1-6 |
| 160% FPL | = ACA Optional Targeted Low-Income Children (OTLIC) Program starting point for premiums |
| 185% FPL | = Transitional Medi-Cal (TMC) (Pre-ACA) |
| 200% FPL | = Qualified Working Disabled Individuals = Refugee Medical Assistance (RMA) |
| 202% FPL | = Transitional Medi-Cal (TMC) (Post ACA) *(ACWDL will be released when implemented) |
| 208% FPL | = ACA and Title XXI Expansion Infants Ages 0-1 |
| 213% FPL | = ACA Pregnant Persons, pregnancy related Medi-Cal |
| Above 213% to 322% FPL | = Medi-Cal Access Program (MCAP) = Medi-Cal Access Infant Program (MCAIP) |
| 250% FPL | = Working Disabled Program |
| 266% FPL | = ACA OTLIC |
| Above 266% to 322% FPL | = County Children's Health Initiative Program (C-CHIP) |

Program Descriptions by FPL Enclosure 3

| | |
|------------------|---|
| 400+% FPL | = Unsubsidized Coverage |
| \$35.00 | = Maintenance Need for Resident in LTC Facility |

Notes: “=” means: eligible if budget unit income is equal to or less than income limit

“<” means: eligible if budget unit income is less than income limit

“>” means: eligible if budget unit income is greater than income limit

- MSP includes Qualified Medicare Beneficiary (QMB), Specified Low-Income Beneficiary (SLMB) and Qualified Individual (QI-1) Programs.
- For applicants and recipients of the Medicare Savings Programs (MSPs) *not* receiving RSDI Title II Income, the FPL figures are effective January 1, 2020.
- For applicants and recipients of MSPs receiving RSDI Title II income, the new FPL figures are effective March 1, 2020.